

## **REMARKS**

Claims 1-32 are pending in the application, and were rejected. Arguments are presented below regarding the patentability of claims 1-32, and reconsideration of the claims is respectfully requested. Furthermore, new claims 33 and 34 have been added.

### **Double Patenting Rejection**

Claims 1-32 were rejected under the judicially created doctrine of obviousness-type double patenting as being unpatentable over claims 1-51 of U.S. Patent No. 6,488,203. Applicants respectfully believe, however, that this rejection is improper.

Claim 1 of the present application is directed to a method for performing a money transfer receive transaction and includes the steps of:

- receiving transaction identifying information provided by the recipient;
- comparing the transaction identifying information with transaction data stored on a host computer system;
- providing a confirmation code, to be issued to the recipient, if the transaction identifying information matches the transaction data stored on the host computer system;
- storing the confirmation code on the host computer system;
- receiving at the host computer system input corresponding to the confirmation code from a dispensing terminal in communication with the host computer system;
- comparing the input to the confirmation code stored on the host computer system; and
- allowing funds, corresponding to at least a portion of the desired amount of money, to be dispensed by the dispensing terminal if the input matches the confirmation code stored on the host computer system.

By contrast, the claims of the '203 patent are directed to a method or system for performing a money transfer send transaction. None of the claims of the '203 patent recite the combination of steps included in claim 1 of the present application. For example, none of the claims of the '203 patent recite:

“receiving transaction identifying information provided by the recipient; ... providing a confirmation code, to be issued to the recipient, if the transaction identifying information matches the transaction data stored on the host computer system;...and allowing funds, corresponding to at least a portion of the desired amount of money, to be dispensed by the dispensing terminal if the input matches the confirmation code stored on the host computer system.” (Emphasis added.)

Claim 20 is directed to a method for performing a money transfer transaction and includes the steps of:

- storing transaction data on a host computer system, wherein the transaction data includes a desired amount of money to be electronically transferred from a sender to a recipient;

- receiving at the host computer system transaction identifying information from a receive-transaction initiating terminal in communication with the host computer system, wherein the transaction identifying information is provided by the recipient;

- comparing the transaction identifying information with the transaction data stored on the host computer system;

- providing, by the host computer system, an identification number and a confirmation code to the receive-transaction initiating terminal, for issuance to the recipient, if the transaction identifying information matches the transaction data stored on the host computer system;

- storing the identification number and the confirmation code on the host computer system;

- receiving at the host computer system input corresponding to the identification number and the confirmation code from a dispensing terminal in communication with the host computer system;

- comparing the input to the identification number and the confirmation code stored on the host computer system; and

- authorizing funds corresponding to at least a portion of the desired amount of money to be dispensed by the dispensing terminal if the input matches the identification number and the confirmation code stored on the host computer system.

Again, none of the claims of '203 patent recite the combination of steps included in claim 20 of this application. For example, none of the claims of the '203 patent recite:

“receiving at the host computer system transaction identifying information from a receive-transaction initiating terminal in communication with the host computer system, wherein the

transaction identifying information is provided by the recipient;...providing, by the host computer system, an identification number and a confirmation code to the receive-transaction initiating terminal, for issuance to the recipient, if the transaction identifying information matches the transaction data stored on the host computer system;...and authorizing funds corresponding to at least a portion of the desired amount of money to be dispensed by the dispensing terminal if the input matches the identification number and the confirmation code stored on the host computer system.” (Emphasis added.)

For at least these reasons, claims 1 and 20, as well as the associated dependent claims, are believed to be patentable over claims 1-51 of the ‘203 patent. As a result, the obviousness-type double patenting rejection is believed to be improper and should be withdrawn.

Applicants also wish to bring to the Examiner’s attention co-pending Application Serial No. 10/289,802, which was filed on November 7, 2002, and U.S. Patent No. 6,502,747B1, which issued on January 7, 2003. The ‘802 application is a continuation application of the ‘203 patent, and the ‘747 patent is a continuation-in-part of the ‘203 patent.

### **Conclusion**

Applicants have made a genuine effort to respond to each of the Examiner’s objections and rejections in advancing the prosecution of this case. Applicants believe that all

formal and substantive requirements for patentability have been met and that this case is in condition for allowance, which action is respectfully requested. If any additional issues need to be resolved, the Examiner is invited to contact the undersigned at his earliest convenience.

A check in the amount of \$146.00 is enclosed to cover the Petition fee of \$110.00 and the additional claims filing fee of \$36.00. Please charge any additional fees or credit any overpayments as a result of the filing of this paper to our Deposit Account No. 02-3978 -- a duplicate of this paper is enclosed for that purpose.

Respectfully submitted,

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